



PATENT  
ATTORNEY DOCKET: 47004.000279

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/758,262 Confirmation No.: 5705  
Applicant : SULLIVAN  
Filed : January 16, 2004  
Title : MUTUAL FUND CARD METHOD AND SYSTEM  
TC/Art Unit : Unassigned  
Examiner: : Unassigned  
  
Docket No. : 47004.000279  
Customer No. : **21967**

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants are submitting herewith copies of the references listed on the attached Form PTO-SB/08A (modified) for consideration and to be made of record herein by the U.S. Patent and Trademark Office in the above-captioned application.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), [this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action and within three months of the filing date of the application. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: May 18, 2004

By:



Stephen T. Schreiner

Registration No. 43,097

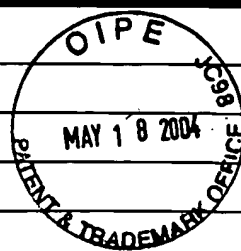
Hunton & Williams LLP  
Intellectual Property Department  
1900 K Street, N.W.  
Suite 1200  
Washington, DC 20006  
(202) 955-1500 (telephone)  
(202) 778-2201 (facsimile)

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	10/758,262
Filing Date	01/16/04
First Named Inventor	SULLIVAN
Art Unit	Unassigned
Examiner Name	Unassigned



Sheet	1	of	4	Attorney Docket Number	47004.000279
-------	---	----	---	------------------------	--------------

**U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 6,196,458	03/06/2001	Walker et al	

**FOREIGN PATENT DOCUMENTS**

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>

**NON-PATENT LITERATURE DOCUMENTS**

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	1.	CardEx Incentives, 4/6/99, www.cardexco.com		
	2.	"Associates First Capital Corporation", Hoover's Inc., The Industry Standard: The Newsmagazine of the Internet Economy, thestandard.net/companies/cpmpany-display, 4/6/99		
	3.	JEFFREY M. LACKER, "Stored Value Cards: Costly Private Substitutions for Government Currency", Economic Quarterly, 1996		
	4.	"The Evolution of a New Consumerism", Chain Store Age, Vol. 73, pp. 8-9, June 1997		

EXAMINER SIGNATURE

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT***(use as many sheets as necessary)***Application Number** 10/758,262**Filing Date** 01/16/04**First Named Inventor** SULLIVAN**Art Unit** Unassigned**Examiner Name** Unassigned**Sheet**

2

4

**Attorney Docket Number** 47004.000279**NON-PATENT LITERATURE DOCUMENTS**

5.	LISA FICKENSCHER, "Amex prepaid offering is latest card for firms regarding employees", American Banker, Vol. 161, No. 151, p. 11, 8/8/96		
6.	"Welcome to Swiftgift", Swiftgift, www.swiftgiftcard.com, 12/8/98		
7.	LUCY LZARONY, "Stuck for a gift? Give a prepaid credit card", www.bankrate.com, 12/21/98		
8.	ANTOINETTE COULTON, "Incentives field moving to card-based series 14", American Banker, 3/26/98		
9.	Credit Card News, "A store card issuer looks for lift from electronic gift certificates", 2/1/95		
10.	Business Travel News, "Maritz gets mastercard's stamp of approval", 8/19/96		
11.	Debit Card News, Vol. 2, Issue 2, "Boatman's floats stored value into the employee incentive waters", 7/16/96		
12.	MICKEY MEECE, "Boatman's prepaid cards for worker-incentive firm", American Banker, 7/2/96		
13.	Card News, Vol. 6, No. 25, "D.C. Area Safeway stores look for increase in sales volume and revenue with cards", December 1991		
14.	Spurgin, "Sopininmon! or What's happening in the retail credit card environment", Credit World Journal, April 1997		
15.	AT&T Marketing, "Universal card free lifetime membership extended 3 months", www.att.com/press/0297/970217.csa.html, 12/4/90		
16.	Chain Store Age Executive with Shopping Center Age, "More retailers turn to co-branding", 2/1/95		

**EXAMINER SIGNATURE****DATE CONSIDERED**

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT***(use as many sheets as necessary)***Application Number** 10/758,262**Filing Date** 01/16/04**First Named Inventor** SULLIVAN**Art Unit** Unassigned**Examiner Name** Unassigned**Sheet** 3 4**Attorney Docket Number** 47004.000279**NON-PATENT LITERATURE DOCUMENTS**

17.	Introducing SpendingMoney(TM), Armetta: Marketing & Design Product Concept Report, 10/09/96		
18.	First USA Platinum Connect, First USA Bank, First USA Promotional Mailing, 10/97		
19.	Introducing the First USA Platinum Connect Card, First USA Promotional Mailing, 12/97		
20.	Here's the calling convenience you asked for: 1-800-call-AT&T....For All Calls, Appendix A: For Card Carriers		
21.	Beth Piskora, Debit Cards Seen Poised for New Markets, American Banker, pp. 16, 03/07/95		
22.	Nick Rosen, Cash Just Isn't Flexible Enough: Shops of the Future Will Only Take Cards, Daily Express: Technology Section, 02/10/95		
23.	Phil Britt, Competing in Auto Lending, America's Community Banker, vol. 5, no. 11, pp. 33-37, 11/01/96		
24.	Miriam Krenin Souccar, Smart Cards: 1st Union Smart Card Pilot Enlists a Second Army Base, American Banker		
25.	First Union Issues Smart Cards to Fort Benning Recruits, CardFax		
26.	Emerson Brown and Jim Baum, Purchasing Card Magic: Eli Lilly Finds Accounts Payable Flying High With Plastic, Corporate Cashflow		
27.	International Search Report for Application No. PCT/US01/03587 filed on 02/09/00 and dated 04/27/01		
28.	PR Newswire Copyright © 1998, Wednesday, December 2, 1998, Swift Gift 'Wows' Internet Shoppers (2 pages)		
29.	Business & Industry (R) July © 1999 Resp. DB Svcs., Incentive Firms Find Debit Cards A Rewarding Experience (Off-line debit card issuers converge efforts with companies looking for effective incentives to boost employee productivity and to motivate individuals to buy their products) (3 pages)		

EXAMINER SIGNATURE

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>				<b>Application Number</b>	10/758,262
				<b>Filing Date</b>	01/16/04
				<b>First Named Inventor</b>	SULLIVAN
				<b>Art Unit</b>	Unassigned
				<b>Examiner Name</b>	Unassigned
<b>Sheet</b>	4		4	<b>Attorney Docket Number</b>	47004.000279
<b>NON-PATENT LITERATURE DOCUMENTS</b>					
	30.	International Preliminary Examination Report for Application No. PCT/USO1/03587 filed on 02/09/00 and dated 07/18/02			
	31.	Christine Dugas, Payroll May Ask: Paper or Plastic?, USA Today, 3B, 08/14/01			
<b>EXAMINER SIGNATURE</b>				<b>DATE CONSIDERED</b>	
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.					